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Plans for Life Insurance
Investment.

The year 1902 will be a memorable one in the history of western life insurance. The principles of this feature of modern social economy are now so well established that policy holders are about as well informed upon the question of life insurance as the underwriters. Some of the technicalities may not be thoroughly apprehended, but the general methods of the companies are now

AMONG THE FIXED FACTS

of business knowledge. The rates of mortality of ages of healthy risks are as well known as the laws of gravitation or the rules of Three. Hence the underwriter no longer devotes his time to instructing an inquirer. The only branches of the interesting topic to which business men turn their attention are the rates and the results—the amount to be invested annually and

DIVIDENDS AND POLICY VALUES.

The Bankers Reserve Life Association now completing its fifth year is operated and controlled by experienced insurance men. They have had the benefit of the experience of all the life companies of the world. For over fifty years life insurance has been successfully undertaken in America upon principles now firmly grounded by experience with the best the world has developed in this line of human activity with a practical knowledge extending over a quarter of a century.

B. H. ROBINSON, PRESIDENT

of this successful young company is enabled to offer patrons of the Bankers Reserve the best forms of policy yet devised. The Gold Bond Policy which is now presented, combines the best features of protection and investment attainable. The investment element appeals to successful business men seeking security for their families when death has called them from earth, because of the plan for payment in installments. The protection idea included provides for the family after the protector is removed. The

BANKERS RESERVE LIFE

has steadily forged forward. It is not only aggressive and offers all who are interested in life insurance forms of policies to meet their wants as a protection and investment. Organized under the beneficent laws of Nebraska, supervised by state authorities and investing its funds in Nebraska securities, every policy holder can ascertain the exact status of the company's affairs at any time. Write President Robinson at Omaha for full particulars.

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About Animals

In various parts of the world, generally in those countries in which education is backward, strange superstitions exist with regard to the animal kingdom. Deep students of sociology and religion claim to see in these beliefs a survival of the age when the creator was worshiped in the form of animals, as in ancient Egypt cats were deified and in India a sacred character was and is attributed to cattle.

Perhaps Asia Minor is more rich in these crude and interesting fancies than any other country. When children hear an owl hooting from the cypress groves they cry, "Good news for us; good messages for you." If they catch an owl they hold it up by the beak and chant, "Palm Sunday owl, how does your mother dance?" The meaning of the rite is lost, but the habit lingers.

The crow is here looked upon as unlucky and the children cry when they hear him cawing, "Eat your head whole!" The crow, in fact, has the distinction of being almost the only member of the animal kingdom who has a sinister reputation in all lands. Even the snake fares better.

In Turkey the partridge is detested because once it betrayed the prophet to his enemies and its legs are red because they were dipped in the blood of Hassan. If a man kills a panther he is imprisoned for twenty-four hours and then is handsomely rewarded. The crane is respected and it is a crime to kill it.

Poland has a wealth of animal superstitions. The goat is there considered the best harbinger of luck, while the wolf, crow and pigeon are looked upon as unlucky. The skin of a cat worn on the chest is alleged to cure consumption. "To cure cataract in the eye take a black cock, make him look at the sun, look at it yourself, then throw the cock on the ground, jump on a fence and crow three times."

In Lincolnshire the belief is current that the wearing of a toad's breast bone commands the obedience of all animals. To keep witches away they stick an animal's heart full of pins and keep it in the house as a talisman.

In this country Maryland is perhaps the most credulous state with regard to animal portents and beliefs. If one is walking at night and a spider web brush the face it is supposed to mean that a ghost is following, but in the daytime it tells that a stranger is coming. It is widely believed in Maryland that a horse has the power of seeing ghosts.

A black cat crossing one's path foretells disaster, but a cat coming to the house is an omen of good import.

The neigh of a horse is a portent of death, which will come from the quarter to which his head is pointed when he neighs.

A curious and inexplicable proverb says: "It is good luck to see Mr. Elephant swing on Mr. Rabbit's eyetooth at the Three Nights' Ball."

The hair of a dog, the skin of a snake and the pelt of a black cat are believed to possess medicinal qualities, while the handling of a toad is said to give warts.

German-Canadians are full of superstition. A white spider crawling toward one, the howling of a dog, the neighing of a horse, the sight of a snake are portents of death. The killing of a toad or the crowing of a hen foretells rain. "If the wild geese fly high look out for a gale."

To kill a spider on one's person means ill-luck.

If the cat washes her face it means that visitors are coming.

"If a bee stings, kill him, and the wound will not swell."

"The back tooth of a hog and the blood of a black hen have curative powers."

In the fall, when the apples lie on the ground, the porcupines come out of the woods and roll under the trees till they are covered with apples, when they retire to the forest and eat their plunder at leisure."

In New England the sailors carry as a talisman a bone taken from a living turtle a pebble from a fish hawk's nest or a small bone from the head of a cod.

In Newfoundland and Labrador cramps are said to be guarded against by carrying a cod's head or a bone from a haddock caught without touching the boat.

In Texas superstitious people carry a small bone from a fish's head, but the luck only comes after the charm has been lost.

In Massachusetts the most common talismans are the claw of a crab and the left hind claw from a crow's foot.

Superstitious New Yorkers carry a small round veal bone for good luck.

Kentucky negroes consider that the caterpillar brings fever.

Removing the Cause

Salt Lake Herald: The colored prisoner was hustled before the bar of justice.

"What is the charge?" demanded the judge.

"Inciting riot, your honor," said the officer.

"What did he do?"

"It was this way, your honor: Colonel Julep's silver-mounted corkscrew mysteriously disappeared from its accustomed place on his sideboard. This nigger had been seen hanging around the place and suspicion naturally fell upon him. A crowd of indignant citizens got a rope and started to hunt for him, but before they found the nigger Colonel Julep discovered that the corkscrew was in his hip pocket."

"One hundred days at hard labor. This tendency to mob violence must be checked. Call the next case."

Light to Heal

(Continued from Seventh Page.)

he gains weight, appetite and strength, and in the course of time the tuberculosis bacilli which have been present in great numbers in his lungs, disappear. Some very striking cases have been recorded in the medical journals. One man came for the treatment when apparently almost gone; he was utterly exhausted after walking a block. He had a temperature of 104 degrees and a racking cough, and was little more than a skeleton. Furthermore, he had not the slightest faith in the treatment. After he had taken four naps behind the blue glass screen his temperature went down to 100. In the first week he gained four pounds. In the second week he gained four more, and his cough had almost left him. A week later he was able to walk four miles without discomfort, and at the end of two months, when he was discharged as cured, examinations of his expectorations failed to discover any bacilli.

The theory of this light cure is more definite than in the case of the Finson ray; consumption is known to be a germ disease, whereas cancer is still a mystery. Sunlight kills tuberculous bacilli, and it is supposed that the rays that penetrate the blue glass screen act in the same way. More than this, it is believed that they strengthen the phagocytes. These phagocytes are minute organisms in the blood which act as scavengers. It is their business, when any malevolent germ enters the system, to hasten to the spot and eat him up. Were it not for their ceaseless activity we should all die of consumption, as tuberculosis bacilli are present everywhere. The consumption cure ray, so the theory is, increases the phagocyte appetite to such an extent that no germs can stand before it.

In this age of swiftly spread progress the X-ray is already an old story. Many experimenters have tried it in many diseases with varying effect. Perhaps its most successful field is in conjunction with the Finson ray in cases of cancer where the center of the trouble is internal. The patient is put under the X-ray for fifteen minutes, and then subjected to the Finson ray for an hour. The X-ray tends to disintegrate the tissue, and thus the Finson ray is enabled to penetrate and extend the healing influences to the center of inflammation. But physicians are coming to fear this mysterious agency to which the discoverer gave the appropriate name of X, symbolizing the unknown. It passes through the skin and outer flesh only to destroy inner tissues, and often to start gangrene in the interior. So it is not now much used as a healing agency, but rather as an auxiliary.

What the future of light-therapy is to be, he would be a bold man who would prophesy. It may fairly be regarded as having mastered cancer and consumption in many cases. It has been tried with success in smallpox and scarlet fever. It is being tried in leprosy cases. A celebrated Russian surgeon announces that he has used it with success as an anaesthetic for surface operation, and to assist healing of wounds, burns and sores. But it is as a germicide that it holds out the greatest hope to the race. Many eminent physicians believe that in time, when its principles of action are understood, it will be directed successfully to the destruction of germs, and that not only tuberculosis, but pneumonia, cholera, typhoid fever, tetanus—indeed, most of the deadly ills that flesh is heir to, will disappear before it and be wiped off the list of the agents of death.

ELIAS LISLE.

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